

**REFUGEE MEDICAL ASSISTANCE****H-2400****H-2400 GENERAL INFORMATION**

Refugee Medical Assistance (RMA) is a short-term, federally funded program designed to ensure that refugees receive the medical care they need while they make the transition to life in the United States. Eligibility must be reviewed for all other Medicaid programs prior to being certified for Refugee Medical Assistance. The Refugee Resettlement Agency will refer all applicants/enrollees and must provide verification of acceptable refugee status.

All recipients of Refugee Cash Assistance through the Refugee Resettlement Agency that are ineligible for a Medicaid program shall be certified in Refugee Medical Assistance. It is not a requirement that applicants/enrollees receive or apply for Refugee Cash Assistance to be eligible for Refugee Medical Assistance.

A refugee who loses eligibility for Medicaid because of increased earnings from employment and is within the eligibility time period shall be transferred to Refugee Medical Assistance.

**H-2410 COVERAGE**

Applicants/enrollees are eligible for the full range of Medicaid covered services.

**H-2415 ELIGIBILITY DETERMINATION PROCESS**

Explore eligibility for other Medicaid programs that offer full Medicaid benefits before considering the Refugee Medical Assistance program.

All recipients of Refugee Cash Assistance through the Refugee Resettlement Agency that are ineligible for a Medicaid program shall be certified in Refugee Medical Assistance

If not eligible for Refugee Cash Assistance, determine eligibility by applying the following criteria beginning with H-2415.1. The elements have been listed in the most logical order, but work on all steps simultaneously.

**H-2415.1 Determine Assistance/Benefit Unit**

The assistance/benefit unit for Refugee Medical Assistance consists of the applicant, spouse and/or any minor children living in the home. Each member of the assistance/benefit unit must meet all eligibility requirements.

**H-2415.2 Establish Categorical Requirement**

Establish that the applicant/enrollee(s):

- is a Refugee or Asylee; Cuban Haitian entrant; Iraqi or Afghan Special Immigrant (Refer to I-312); and
- is not eligible for Medicaid or LaCHIP; and
- falls into the established time limit of eight months from date of arrival in the United States for refugees or from the date asylees are granted asylum; and
- is not enrolled as a full-time student in an institution of higher education unless it is a one-year re-certification program, which is part of the refugee's Comprehensive Resettlement Plan, and
- provides the name of the sponsoring Refugee Resettlement Agency. (Asylees are exempt from this requirement), or

**H-2415.2 Continued**

- is a child with parents who both meet the requirements of Refugee Medical Assistance or with a mother who is receiving Refugee Medical Assistance when child is born. These newborns can receive Refugee Medical Assistance until the end of the mother's eighth month period of eligibility.

**H-2415.3 Establish Non-Financial Eligibility**

Verify eligibility for each member of the assistance/benefit unit with regard to the following factors:

- |                                     |        |
|-------------------------------------|--------|
| ○ Assignment of Third Party Rights  | I-200  |
| ○ Citizenship/Identity and Alienage | I-300  |
| ○ Enumeration                       | I-600  |
| ○ Residence                         | I-1900 |
| ○ Relationship                      | I-1800 |

**H-2415.4 Establish Need****A. Determine Composition of the Income/Resource Unit**

The income unit consists of the following persons living in the home:

- Applicant/Enrollee
- Legal Spouse and
- Any of their children under age 18.

**B. Determine Need/Countable Resources**

Determine total countable resources of the Income/Resource unit. Income received in any month does not become a resource until the following month. Only count resources which are owned on the date of application. Refer to I-1630, Need - SSI-Related.

**H-2415.4 Continued**

Compare countable resources to the MNP resource limit of \$2,000 for individual and \$3,000 for two people/couple and add \$25 for each additional person. Refer to Chart Z-900.

If resources are greater than the limit, the applicant(s) is ineligible for Refugee Medical Assistance. If resources are equal to or less than the limit, the applicant (s) is resource eligible for Refugee Medical Assistance. Continue the eligibility determination process.

**C. Determine Need/Countable Income**

Complete the following steps:

- Step 1. Determine total gross earned income of the income unit.
- Step 2. Subtract standard deduction of \$90 for each employed member of the income unit.
- Step 3. Add total gross unearned income for the income unit to remainder from Step 2.
- Step 4. The sum of Step 3 yields the monthly income for the income unit. Compare the sum of the monthly income to the comparable household size to the monthly Medically Needy Income Eligibility Standards (MNIES), refer to Chart Z-300. If income is equal to or less than the limit, the applicant/enrollee is income eligible for regular RMA. If income is greater than the limit, the applicant/enrollee is ineligible. Consider for Spend-down RMA.

**H-2415.4 Continued**

If the applicant has been determined income ineligible for Regular RMA, subtract medical bills from the excess income (determined in the Regular RMA budget) in the following order:

- Step 1. Subtract allowable bills for individuals other than the applicant who are included in the MNIES.
- Step 2. Subtract unpaid bills for services received **up to 3 months** prior to the **month of application** in chronological order.
- Step 3. Subtract allowable health insurance premiums. Refer to H-1011.5, Bills Allowed in the Spend-down process.

**Note:**

Liability for health insurance premiums arises in the month payment is due, rather than in the month (or months) for which coverage is purchased.

- Step 4. Subtract paid and unpaid bills including insurance co-payments and deductibles incurred for services received within the spend-down quarter in chronological order (per diem if necessary), oldest to most recent. Hospital bills shall be used before physician bills in the spend-down process.

The applicant is eligible for spend-down RMA on the date their excess income is **“spent-down” (income equal to allowed medical expenses)** unless it is prior to the month of application because RMA does not have retroactive coverage.

**Remember:**When determining eligibility:

- Do not consider in-kind services and shelter provided by an applicant’s sponsor or local resettlement agency,
- Do not consider any cash assistance payments provided to an applicant, and

**H-2415.4 Continued**

- Do not average income over the application processing period. Use the applicant's income and resources on the date of application.

**H-2415.5 Eligibility Decision**

Evaluate all eligibility requirements and verification received to make the eligibility decision to either reject, close, certify, or extend eligibility.

**H-2415.6 Certification Period**

RMA coverage begins the month of application. The certification period shall not exceed 8 months (6 months for **Afghan** Special Immigrants) from the date of entry. Use the date stamped on the I-94 to verify the entry date. For persons granted asylum the entry date is the date the individual is granted asylum. There is no retroactive coverage for RMA.

**For example:**

An individual granted asylum on May 1 and applied for RMA on July 1, he or she would be eligible for RMA from the date of application through December. In this case, no additional assistance or services will be provided for the months of eligibility that occurred prior to date of application (i.e., no assistance or services would be given for the months of May and June, which occurred prior to the date of application).

**Note:**

Once certified, increased earnings from employment shall not affect the applicant/enrollee's eligibility for Refugee Medical Assistance.

**H-2415.7 Notice of Decision**

An eligibility decision notice shall be sent to the applicant.